

Claim Listing

1. (Previously presented) A computer-implemented method for conducting financial transactions over a network of payment networks, comprising:  
associating a unique identifier with one or more payment addresses of an account and a holder of said account, said account residing at a financial institution and said associated payment addresses of said account configured to allow withdrawals by said account holder only and to allow a plurality of deposits to be made at different times;

making said unique identifier available to users of an Internet portal or search engine without requiring a password or log-in;

receiving data over said network of payment networks identifying one or more non-repudiable deposits to be made to said account;

assigning said one or more non-repudiable deposits to said account using any one of said payment addresses associated with said unique identifier; and

notifying on a real-time basis a depositor of said deposit of said assigning of said one or more non-repudiable deposits to said account,

wherein said unique identifier is registered by a plurality of registrars, each associated with a different payment network in said network of payment networks;

said computer-implemented method further comprising using at least one directory for associating the account holder with the unique identifier: wherein the directory functions as a root directory for real-time synchronizing content with other directories containing a plurality of unique identifiers associated with a plurality of accounts residing at a plurality of financial institutions.

2-3. (Cancelled)

4. (Previously presented) The computer-implemented method of claim 1, wherein the directory associates the account holder with the financial institution.

5. (Currently Amended) The computer-implemented method system of claim 1, wherein the directory is in communication with and operable to be queried by a portal system to make deposits directly to the account associated with said unique identifier.

6. (Previously presented) The computer-implemented method of claim 5, wherein the directory is in communication with and operable to be queried by a portal system to withdraw funds from a depositor's account and deposit the funds directly into the account associated with said unique identifier.

7. (Previously presented) The computer-implemented method of claim 1, wherein the directory is maintained by a credit or debit card provider.

8. (Previously presented) The computer-implemented method of claim 1, wherein the account is linked to a standard financial account.

9. (Previously presented) The computer-implemented method of claim 8, wherein funds are transferred automatically in real-time from the account to the standard financial account.

10. (Previously presented) The computer-implemented method of claim 1, wherein the financial institution is a credit or debit card provider.

11. (Previously presented) The computer-implemented method of claim 1, wherein funds are deposited into the account from a merchant or service provider that accepts payment with a credit or debit card.

12-30. (Cancelled)

31. (Currently Amended) The computer-implemented method system of claim 1, wherein said Internet portal is associated with said financial institution.

32. (Cancelled).

33. (Currently Amended) The computer-implemented method system of claim 1, wherein said Internet portal is available to a portable computing device.

34. (Currently Amended) The computer-implemented method system of claim 33, wherein said portable computing device comprises a mobile telephone.

35-42. (Cancelled).

43. (Currently Amended) The computer-implemented method of claim 1, further comprising aggregating said registrations by said plurality of registrars.